

10082723\_CLS1.txt  
Most Frequently Occurring Classifications of Patents Returned  
From A Search of 10082723 on April 11, 2006

Original Classifications

12	705/26
8	705/37
4	705/80
4	709/219
2	705/10
2	705/27
2	707/5

Cross-Reference Classifications

15	705/27
14	705/26
5	705/37
5	705/39
3	705/1
3	705/35
2	705/14
2	705/17
2	705/44
2	705/7
2	707/10
2	707/104.1
2	707/4
2	709/203

Combined Classifications

26	705/26
17	705/27
13	705/37
6	705/39
4	705/35
4	705/80
4	709/219
3	705/1
3	705/10
3	707/104.1
2	705/14
2	705/17
2	705/44
2	705/7
2	707/1
2	707/10
2	707/4
2	707/5
2	709/203

Robert Finley

File 16:Gale Group PROMT(R) 1990-2006/Apr 11  
 (c) 2006 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2006/Apr 11  
 (c)2006 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 275:Gale Group Computer DB(TM) 1983-2006/Apr 10  
 (c) 2006 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2006/Apr 11  
 (c) 2006 The Gale Group  
 File 636:Gale Group Newsletter DB(TM) 1987-2006/Apr 10  
 (c) 2006 The Gale Group

Set	Items	Description
S1	22404	(TRUST OR ESCROW OR HOLDING)(2N)(ACCOUNT OR ACCOUNTS)
S2	147004	(BUYER OR BUYERS OR CLIENT OR CLIENTS OR CONSUMER? ? OR CUSTOMER? ? OR E() (SHOPPER OR SHOPPERS) OR PATRON OR PATRONS OR PURCHASER? ? OR SHOPPER OR SHOPPERS OR VENDEE)(3N)(ACCOUNT OR ACCOUNTS)
S3	38313	(AGENT OR AGENTS OR BROKER OR BROKERS OR DEALER OR DEALERS OR MARKETER? ? OR MERCHANT OR MERCHANTS OR RETAILER? ? OR SELLER OR SELLERS OR TRADER OR TRADERS OR SUPPLIER? ? OR VENDOR - OR VENDORS)(3N)(ACCOUNT OR ACCOUNTS)
S4	4530475	RESIDE OR RESIDES OR RESIDENT OR HOSTED OR LOCATE OR LOCATED OR LINK OR LINKED OR LINKING OR LINKS OR VESTED OR DWELL OR DWELLS OR INHABIT OR INHABITS OR LODGE OR LODGES OR OCCUPY OR OCCUPIES
S5	1098	S1(12N)S2
S6	260	S1(12N)S3
S7	28	S5(20N)S6
S8	0	S4(20N)S7
S9	25	S7 NOT PY>2002
S10	14	AU=(CANNON, T? OR CANNON T?)
S11	0	S10 AND (S1 OR S2 OR S3)
S12	22	RD S9 (unique items)

12/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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08448660 Supplier Number: 72049974 (USE FORMAT 7 FOR FULLTEXT)  
"Welcome, You've Got Cash!".  
PUNCH, LINDA  
Credit Card Management, v13, n12, p44  
March, 2001  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 3396

... and e-mails approval to the escrow service, which then moves the funds from the escrow account to the seller's account, if the buyer does not accept the goods, the buyer contacts the escrow service and ships the goods...

12/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07322900 Supplier Number: 61873107 (USE FORMAT 7 FOR FULLTEXT)  
Behind the Spree In Payments for C2C.  
Bowen, Cathy  
Credit Card Management, v13, n1, p28  
April, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2956

... C2C situation can actually be two entities: the consumer and the ISO or other company holding the merchant account.  
In many cases, the company acting as the consumer's merchant account pays for chargebacks. Amazon.com, for instance, says it absorbs any chargebacks.  
Verza.com has...

12/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06392472 Supplier Number: 54811235 (USE FORMAT 7 FOR FULLTEXT)  
Lieff, Cabraser, Heimmann & Bernstein, LLP Announces the Filing of a Federal Class Action Against Fidelity National Financial, Inc., and Its Subsidiaries.  
Business Wire, p0474  
June 7, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1051

... that Fidelity National Financial and its subsidiaries violated RESPA by both accepting secret interest on customer escrow accounts and charging sellers and refinancers of property reconveyance fees which were not performed," Hirsch noted. "RESPA offers a...

...conduits for the receipt of secret interest paid by banks or other financial institutions on escrow accounts of Fidelity's customers.  
"We believe that the amount of secret interest obtained by escrow and title insurance industry...

12/3,K/4 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03699454 Supplier Number: 45237330 (USE FORMAT 7 FOR FULLTEXT)  
FINAL BSA WIRE TRANSFER RULES ISSUED  
Money Laundering Alert, v6, n4, pN/A  
Jan, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1436

... which is commonly used by banks.  
Among the "relationships" Treasury cites that confirm an "established customer" are deposit accounts, loan agreements, trust accounts and custody accounts, mutual fund accounts, accounts with brokers and dealers and ongoing "contractual relationships" between money transmitting services and their customers.  
Recordkeeping requirements  
The final...

12/3,K/5 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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14527952 SUPPLIER NUMBER: 84879335 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Banking growth and industry financing in Spain during the nineteenth century.(Statistical Data Included)  
Cuevas, Joaquim  
Business History, 44, 1, 61(34)  
Jan, 2002  
DOCUMENT TYPE: Statistical Data Included ISSN: 0007-6791  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 16180 LINE COUNT: 01374

... 27)  
The use of debit books by industrialists and merchants was normal procedure, operating current accounts with clients, suppliers and other agents. Such current accounts, which were in fact trust accounts, were principally for durations of either three or six months and were based mainly on...

12/3,K/6 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10301719 SUPPLIER NUMBER: 20872932 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
It's their funeral. (national manager of prepaid funeral services for TD Trust Wynn Clark)  
Green, Carolyn  
Canadian Banker, v105, n3, p11(1)  
May-June, 1998  
ISSN: 0822-6830 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 653 LINE COUNT: 00054

... pre-arranging funerals. It's a business for the bank."  
Like lawyers or real-estate agents who maintain trust accounts for their clients' deposits, funeral directors and cemeteries are required by law to keep customers' prepayments in a...

12/3,K/7 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB

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08351663 SUPPLIER NUMBER: 17839770 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Travel sellers' laws are a reality in more states than ever; from  
California to New Jersey, measures requiring agents to register are  
pending or on the books.  
Del Rosso, Laura  
Travel Weekly, v54, n98, p18(3)  
Dec 11, 1995  
ISSN: 0041-2082 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1818 LINE COUNT: 00149

... of Licensing and the travel trade.  
The most controversial element of the law is the trust account  
requirement.

Sellers of travel must maintain a trust account for client  
money, withdrawing from that account only to pay suppliers, make  
refunds to clients and take their commission.

Each seller of travel must keep records...

12/3,K/8 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08320896 SUPPLIER NUMBER: 17836676 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Avoiding trust account pitfalls.  
Romano, Ellen  
Journal of Property Management, v60, n6, p56(6)  
Nov-Dec, 1995  
ISSN: 0022-3905 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2861 LINE COUNT: 00225

... the allowable time;  
\* Rents and security deposits on broker-owned properties are placed in  
the trust account ;  
\* The broker conducts personal business through the account ;  
\* One client 's funds are expended on another client's property;  
\* Tenant security deposits are used to...

12/3,K/9 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07994450 SUPPLIER NUMBER: 17226118 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Calif. sends registration packets to L.A. agencies. (travel agents in Los  
Angeles County, California)  
Del Rosso, Laura  
Travel Weekly, v54, n54, p4(1)  
July 10, 1995  
ISSN: 0041-2082 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 452 LINE COUNT: 00039

... Unlike the current California Travel Promoter Law, which requires  
money to be left in the trust account until a client returns from a  
trip, the agency can withdraw the money from the trust account as soon  
as suppliers are paid and travel documents are issued.

"If you client writes a check and you...

12/3,K/10 (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07619031 SUPPLIER NUMBER: 15919782 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Mellon, stung by losses, tightens Boston Co. reins. (Mellon Bank Corp.)  
(Brief Article)  
Kapiloff, Howard  
American Banker, v159, n229, p5(1)  
Nov 30, 1994  
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 307 LINE COUNT: 00024

... personnel issues," said Margaret Cohen, a Mellon spokeswoman.  
Securities lending involves loaning instruments included in client  
trust accounts to broker - dealers, who are paid a rebate based on  
overnight interest rates. The broker-dealers put up...

12/3,K/11 (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07596103 SUPPLIER NUMBER: 15926687 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Travel is among the top 5 trades hit by fraud. (Brief Article)  
Pina, Michael  
Travel Weekly, v53, n89, p37(2)  
Nov 10, 1994  
DOCUMENT TYPE: Brief Article ISSN: 0041-2082 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 412 LINE COUNT: 00033

... agencies, "especially those that sell vacation packages."  
Specific suggestions ranged from licensing and bonding of retailers  
to establishing escrow accounts and giving consumers rights of  
recision or cancellation.  
The CFA and the NACAA have endorsed the idea of...

12/3,K/12 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07266068 SUPPLIER NUMBER: 15448087 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
New Hawaii law extends agent trust accounts by six years. (travel  
agents' client-payment trust accounts) (Brief Article)  
Bartlett, Tony  
Travel Weekly, v53, n38, p4(1)  
May 16, 1994  
DOCUMENT TYPE: Brief Article ISSN: 0041-2082 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 352 LINE COUNT: 00028

New Hawaii law extends agent trust accounts by six years. (travel  
agents' client-payment trust accounts) (Brief Article)

12/3,K/13 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07184678 SUPPLIER NUMBER: 14966937 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Wash. registration bill expected to gain passage. (Washington State to  
require travel sellers' bonds)  
Brown, Jerry  
Travel Weekly, v53, n9, p53(1)  
Feb 3, 1994  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 564 LINE COUNT: 00043

...ABSTRACT: requiring travel sellers, including those based outside the state, to post bonds and to place customer payments in trust accounts. Sellers of travel in Washington State would also need to register with a licensing department. The...

12/3,K/14 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06189404 SUPPLIER NUMBER: 13270162 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
California gives trade a reprieve, delays enforcing promoter law. (Travel Promoters Act of 1986)

DeI Rosso, Laura  
Travel Weekly, v51, n103, p1(2)  
Dec 24, 1992

ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 644 LINE COUNT: 00051

... Jan. 30 provided that the agents deposit at least 90% of the money received from clients in trust accounts until suppliers are paid, according to Herschel Elkins, senior assistant attorney general.

In the meantime, the California...

12/3,K/15 (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05446705 SUPPLIER NUMBER: 11234986 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Escrow agent service offered in NY.

Real Estate Weekly, v38, n5, p15(1)  
Sept 4, 1991

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 752 LINE COUNT: 00058

... non-interest bearing "Interest on Lawyer's Account" (IOLA), or in an individual interest-bearing client account. As escrow agent, the attorney also handles the record-keeping and disbursement activities, and must reconcile all bank...

12/3,K/16 (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05100456 SUPPLIER NUMBER: 10353227 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Wash. retailers win changes in controversial registration bill. (Washington State proposed legislation)

Brown, Jerry  
Travel Weekly, v50, n12, p1(2)  
Feb 11, 1991

ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 436 LINE COUNT: 00034

... her position on one of the most contentious clauses in the legislation: the requirement that agents maintain trust accounts for clients' money.

The trust account, she told the industry group, which included lobbyists for Holland America/Westours and the newly...

12/3,K/17 (Item 13 from file: 148)

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DIALOG(R)File 148:Gale Group Trade & Industry DB  
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04517685 SUPPLIER NUMBER: 08533059 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Agent registration bill draws fire. (Washington State proposed law)  
Brown, Jerry  
Travel Weekly, v49, n14, p1(2)  
Feb 15, 1990  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 692 LINE COUNT: 00056

... protection bill requiring registration of all travel sellers,  
including agents.  
The bill, which would require agents to maintain trust accounts  
for client money, was first put before the House Labor and Commerce  
Committee last year by Rep...

...shape to introduce in the House again next January."  
The Cole legislation, which would require agents to maintain trust  
accounts for clients' money, raised a storm of protest among local  
trade associations and independent agents.  
AS a...

12/3,K/18 (Item 14 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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04102723 SUPPLIER NUMBER: 07965245 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Debate heats up as states try to regulate operators' legitimacy. (tour  
operators and similar operations)  
Del Rosso, Laura  
Travel Weekly, v48, n76, p31(3)  
Sept 21, 1989  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 2488 LINE COUNT: 00197

... tickets within 48 hours of full payment or keep the client's money  
in a trust account.  
Non-appointed agents must carry a bond or deposit 90% of payments  
into a trust account until the client's travel is complete. And  
beginning this year, non-ARC travel sellers are required to...

12/3,K/19 (Item 15 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03517584 SUPPLIER NUMBER: 06645457 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
California plans new travel bill, agrees to scrap promoters law. (Travel  
Promoters Law)  
Brown, Jerry  
Travel Weekly, v47, n40, p1(2)  
May 5, 1988  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 451 LINE COUNT: 00034

... old law that documentation be delivered to clients within 48 hours  
of booking, or that agents maintain escrow accounts for clients'  
money until delivery. Nor does it require the licensing of legitimate  
agents.  
The word "escrow..."

12/3,K/20 (Item 16 from file: 148)



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DIALOG(R)File 148:Gale Group Trade & Industry DB  
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03121271 SUPPLIER NUMBER: 04691235 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Calif. agents seek repeal of trade law. (Travel Promoters Law)  
Brown, Jerry  
Travel Weekly, v46, p1(2)  
March 5, 1987  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 399 LINE COUNT: 00030

... and harmful to ARC-authorized agents.  
As an alternative, it exempts agents if they put clients ' money  
into trust accounts , which agents say are difficult to establish.  
After negotiating with the attorney general's representatives for  
some...

12/3,K/21 (Item 17 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02473352 SUPPLIER NUMBER: 03847532 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Fla. agents fear trend toward local regulation. (city of Margate ordinance  
cited)  
Blum, Ernest  
Travel Weekly, v44, p1(2)  
July 4, 1985  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 375 LINE COUNT: 00029

... latest to jump into the act -- adopted a bill in June requiring  
agencies to hold clients ' funds in escrow accounts until suppliers  
are paid.  
Margate, which is the site of 11 agencies, is a community of 40...

12/3,K/22 (Item 18 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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02191159 SUPPLIER NUMBER: 03476589 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Universal Money Centers Inc. selects Atlantic Richfield Co. to test new  
electronic cashier system.  
PR Newswire, NYPR4  
Oct 15, 1984  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 353 LINE COUNT: 00028

... marketed use of bank debit cards, but those systems have put the  
money into a holding account and not transferred the money directly  
from the customer 's account to the dealer 's account ," he said.  
/CONTACT -- Michael Newley, executive vice president, or K. Kay  
Ulwell, senior vice president...